## BANKERS USURERS, WILLIAMS CHARGES

Reduce Credits, but U. S. Has \$2,250,000,000 to Loan, Comptroller Says.

SEES PROSPERITY AHEAD

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Praises Federal Reserve for Cutting Credits for Luxuries-Says It Helped.

Special to THE SUN AND NEW YORK HERALD Washington, July 30 .- Certain New York bankers were charged with usury by John Skelton Williams, Comptroller of the Treasury, in a statement to-day in which he said credits were being re duced, but that Federal Reserve banks had a reserve and unused lending power of \$750,000,000, which could be increased in emergency to two and a quarter billion dollars.

Mr. Williams asserted the reduction in credits had been a material influence in reducing the cost of living far and wide, the opinion of the housewife to the contrary.

After starting this political ferment the Comptroller proceeded to pry open the Democratic campaign by declaring there was no need for alarm; that everything was financially lovely in the United States and that what troubles the world did have were due to the refusal of this country-meaning the Republican Senate—to ratify the peace

The Comptroller concludes that with a same settlement of all the present pressing problems, including industrial mrest, everything will be all right. He s not quite specific, however, how it is to be done, but suggests that "labor pught to return to efficiency.

#### Charges of Comptroller.

national banks on the call of June 30 show that in about two-thirds of the reserve and central reserve cities of the country there has been a distinct ten-dency toward liquidation and reduction in bank loans, the cities showing loan increases being confined almost ex-clusively to the Eastern and Cleveland

stricts," the Comptroller said.
"The reduction in loans has naturally bee accompanied by a decline in de-posits, but the aggregate of bank resources at this time is still at high level and the national banks of the country are in a particularly strong and well

'Aside from the disturbed and alarmstate of affairs in parts of the old world for which I am convinced this! absolutely no justification for the spirit Board alone had more than a million of pessimism and uneasiness prevalent gross tons more building than the board in business and financial circles in many sections of the United States to-day.

Frivate orders in hand in May a

banks restricting extension of credit for unessentials and luxuries and in encouraging increased production of commodities most needed has been disdistinctly beneficial and has has, it is believed, been a material influence in reducing the high cost of living far and wide. Although the application of the brakes seems to have had a jarring way for the account of the Government and the construction under way for the account of the Government and the construction under way for the account of the Government and the construction under way for the account of the Government and the construction under way for the account of the Government and the construction under way for the account of the Government and the construction under way for the account of the Government and the construction under way for the account of the Government and the construction under the construction under the construction under the construction under the construction of the construction brakes seems to have had a jarring way for the account of the Government effect on some nervous systems and has by 125,000 tons. occasioned unfounded fears of a money panic and commercial crisis there are our country abundant reasons for

Those inclined to pessimistic views on our financial situation probably do not know or do not appreciate the immensely significant fact that our Fed-eral Reserve banks here at this time have an unused lending power of \$750,-(0),(00), and that if occasion required the board could, by watving reserve requirements on deposits and notes only 10 per cent, increase the unused lending power to two and a half billion dollars, which is twenty-five times as much as all the national banks of the country, which constitute a large majority of the membership of the reserve system, were ever borrowing at any one time on bills payable and rediscounts prior to 1913, the maximum of such borrowings at any time up to 1913 having been only

"In the face of such figures and facts as these the fear expressed in some sections that there may not be money enough available to move the crops seems manifestly absurd. It will be recalled that in 1913, before the establishment of the Federal Reserve system, the stringency and uneasiness which prevailed at crop moving time was in-stantly relieved by the announcement of Secretary McAdoo that the Government was prepared to deposit \$50,000,000 of cash in the banks in the South and West. The Federal Reserve banks at this time, as I have shown above, based on their present gold reserve, can supply fifteen times as much as the \$50 .-000,000 which was so effective in 1913 wholly without waiving or reducing their reserve requirements.

### Assails New York Banks.

"It is also reassuring to know tha this unused lending power of the Federal Reserve banks is twice as great as the aggregate amount of all the emergency currency issued in 1914 upon the the greatest financial crisis in the world's history. Such figures as these ought to be sufficient to allay f ars entertained by pessimists as to the finan-cial condition of this country at this

labor troubles and the restoration of the old time efficiency of labor and the stabilization which it is hoped the forthcoming rate decision of the Interstate Commerce Commission, together with more scientific administration and less stock juggling in ratiroad management will bring about, the business outlook for this country will be extremely bright.

"I will also add there is not and has not been in my judgment the least justification for the excessive and burdensome interest rates, running up to 10, 12 and 15 per cent, and higher which have been exacted by some of the banks in New York city, the principal financial centre of our country. New York is the only city of consequence in the world where such interest rates exist and are tolerated. They do not prevail in Lon-don, Paris, Berlin, Rome, Pekin, Hongkong or Tokio, or in any of the leading cities of our own country, San Francisco St. Louis, Kansas City, New Orleans, Atlanta, Dallas, Chicago, Minneapolis, Cleveland, Richmond, Baltimore, Phila-

publicity given to them have increased the uneasiness in financial circles and ave been a contributing cause rather curity values and of the excessive and unjust rates which corporations and oth-ers have been required to pay for money in recent months.

The banks which have charged their ners these excessive rates, at times high as 15 per cent for more, have umodated with millions of dollars by the Federal Reserve banks at average rates of considerably less than 6 per cent."

## Who Helps Housing?

This Company has loaned \$36,020,-686 on mortgage in Greater New York since January 1, 1920. It has sold \$34,412,000 in Guaranteed First Mortgages and Mortgage Certificates to 7,198 investors during that time. Has any one else helped so much?

It could loan wisely three times as much if it could sell the mortgages. It re-loans the money as fast as the mortgages are sold. It has the machinery for solving the financial end of the housing problem.

Any one who wishes to help has only to buy some of these mortgages.

Title Guarantee and Trust Co.

# SHIPBUILDING IN U.S. \$38,690,000 URGED ON DECLINING SCALE

Private Tonnage Joins Shrink- Dr. Prall Outlines City's Needs age in Government Work. According to Report.

Shipbuilding both for Government and rivate account is now on a declining scale, according to a statement prepared by the Atlantic Coast Shipbuilders Association. Shipping Board con-"Official reports to this office from all struction has been dwindling from month to mouth for some time, but June marked the first decrease in the amount of private tonnage under way. Practically no new orders are in sight, and the prospects are that the bulk of the work hand will be completed by the end of

Since January 1 the shrinkage in the work in hand in American yards has been nearly half a million gross tons. While private orders show an increase in this period of about 475,990 gross tons, this is offset by a loss of more than double that amount in the total of Government construction under way. enalysis prepared from the records of the Shipping Board, the Department of Commerce, the American Bureau of country's refusal to ratify the peace Shipping and Lloyd's Register of Ship-treaty is largely responsible there is ping shows that a year ago the Shipping

The action of the Federal Reserve an increase of 61,926 gross tons over

As a result building for private ac-As a result building for private ac-count is now 438,000 tons in excess of that for the Shipping Board, whereas at the first of the year Government conconfidence and encouragement as to the at the first of the year Government conshame over the way they handled the struction was nearly a million tons more

can the total of private orders. when 3.733,000 gross tons were being Corporation, 120 Broadway, to succeed built, in comparison with 2.463,000 tons Cecil Page, resigned. Mr. Tinsley was a time time. The latter figure compares with a total production of 4. I am F. Sands was elected assistant sections. The sand she had made continual visits to the Morgue and other city institutions, hoping to find Lane's body. She believed he had met with accident. 318,000 gross tons last year.

THE United States Navy is selling its

1 most remarkable class of small boats,

the Submarine Chasers, or one-fifth of

their original cost. A slight amount of

rebuilding will make ideal fire-boats. Your

City should :ake immediate advantage of

this exceptional opportunity to secure one

It will mean a reduction in your waterfront

insurance rates. It will also cut down

These vessels have been offered to your

City Officials for from five to sixteen

thousand dollars apiece, average boats

costing \$12,500. They should be bought

to protect you. Get in back of the measure

to purchase them and insure yourself an

The City of Savannah has been negotiating

tor one to be used as a fire-boat and it was

adequate waterfront protection.

or more for its Fire Department.

actual fire gamages along the water.

# FOR SCHOOL PLANS

for Next Year in Letter to the Mayor.

The Department of Education expects soon to ask the Board of Estimate for \$38,690,000 for the purchase of school sites and the erection of new school buildings, according to a letter Anning S Prail, President of the Board of Edcation, wrote vesterday to Mayor Hy-

after conferring with contractors, the Superintendent of Buildings and a repis satisfied that it will be necessary to Myer, Va., and was merely addressed relieve the congested school conditions to her house. resentative of the Board of Estimate, he f the city during 1921 to the following extent:

Construction of eighteen new elementary schools and additions at a cost of \$20,600,000; a new training school building which will help to relieve part time work in the elementary schools in Harlem. \$1,359.000; new school for deaf, son's body was found by the slayer, and \$1,422,000; fifty-one portable buildings, they think that the murderer might pos-\$128,000; four new high school buildings, \$7,675,000; new supply depository, \$1,250,000; new headquarters building and site, \$3.500,000; playground improvements, \$595,000.

If the sites are provided early next year, Dr. Prall said, the work of construction will be well under way by the end of the year.

Congestion is such that about 111,000 additional seats are needed in order to give every school child in New York a seat, Dr. Prall said. "The new schools proposed, if built," he added, "would provide seats in elementary schools, inciuding teachers' training schools and a school for the deaf, totalling 45,855."

The high water mark for American Richard P. Tinsley has been elected was shipyards was reached in March, 1919, secretary of the American International scene.

DOES YOUR WATERFRONT

NEED FIRE PROTECTION?

# SEE ARREST NEAR

ico, Not in New York, as Reported.

Mexico. The name of the man who claims to have seen Le Roy here was not revealed yesterday, but N was stated Barron's correct name is Francis M. know Le Roy on sight.

ing sentence on the prisoner. As far as the New York police are oncerned, the investigation of the trunk. When Barron was taken to the pay-

Detroit police have learned that the murder trunk was taken from the Har-per avenue house by a private expressman, who conducts a small place on the

that a trunk similar to the one in which the Jackson girl's body was found was delivered at her house on or about June 15 by two negroes. Mrs. Johnson is quoted as having said that she ordered that the family would send him to a sanitarium for rest and treatment.

Gov. Smith, angered by reports of the Hyatt execution, declared in a statelan forecasting the needs for 1921. Of that amount only about \$3,000.000 is the negroes to take the trunk away betrained to be expended on sites

The Prell explained to the Mayor that, appeared to have sent it, and because "It smelled as if there was a dead body in it." She says that this trunk had shipped from Detroit via Fort

Birmingham police have been unable to locate the trunk that she mentions of to find any one who recalls having seen it. They are investigating the matter for several reasons. The name of A. A. Tatum, a Birmingham man, was attached to the trunk in which Kitty Jackthey think that the murderer might pos-sibly have tried to ship the woman's vital organs to some Birmingham address

### SLAIN FUGITIVE FINALLY IDENTIFIED

Frank Lane Was Killed by Policeman in 1917.

Nora Sullivan of 422 East 186th Nora Sullivan of 422 East 1880.

street identified a photograph at Police Headquarters yesterday as that of
her nephew, Frank Lane, 25 years old,
who was shot and killed in a police The most congested places, he said, pursuit after robbers in August, 1917, are in Harlem, The Bronx, Brownsville, Lane was buried in potter's field.

The police said the shot was fired by Patrolman Stephen Clancey, of the West 177th street station, at St. Nicholas avenue and 185th street, who arrived with other officers just after a citizen had been held up and robbed. Lane Richard P. Tinsley has been elected was one of those running from the

accident.

estimated that the purchase would lower

fire insu ance rates along the water by ten

As police boats these big, ocean-going

motor boats will also cut down thetts by

river pirates and reduce burglary insurance

on the wharves. They will also make ideal

pilot boats, revenue cutters and marine

These boats cost the Navy about \$80,000

each. They are 110 feet long and have a

15 toot beam. Their three Standard marine

engines give them a speed of 18 knots

They are ready for immediate delivery,

berthed in the Navy Yards, awaiting pur-

chasers. No delays, no red tape, no bids.

Definite selling prices. Can be purchased

at a reduction for cash or on a partial

payment plan over a three year period.

insurance patrol boats.

# MURDER CONFESSION WILD BRAIN DREAM

Police Say Le Roy Is in Mex- Barron, Who Phoned to Police as Hyatt Went to Sing Sing Chair, Is Identified.

Despite reports to the effect that Eu-gene Le Roy, the suspect in the trunk self Robert Barron and who startled the murder mystery, was seen in this city police Thursday night by his "confeswith him. At the rear entrance of the house he met a policeman in uniform, whom he shot dead." a few days ago, police officials said last sion" of the murder for which Elmer night that they are quite confident that Hyatt was at that moment going to the the man is outside of the United States. chair in Sing Sing, appeared at Bellevue They hope to hear of his arrest soon in Hospital yesterday and explained to phy- DR. CAMPBELL'S BODY IS CLAIMED BY WIDOW

that he is one who has good reason to Barranco and he lives with friends on It was explained that at the time of Le Roy's arrest here for grend larceny the District Attorney's office con-Autumn avenue, Brooklyn, the brother sented to accept a plea of guilty to the was for a year an instructor there in charge of petit larceny because it would Latin and Greek. His family had nocircumstances surrounding the case were ticed peculiarities in his conduct recently very peculiar, and they were taken into but had not regarded them before as consideration by the court in suspend- evidence of an unsound mind, the phy-

mystery practically is over. it was chopathic ward at Bellevue Dr. William stated at Police Headquarters that the Detroit officials who have been here for petroit officials who have been here for several days going over details of the former classmate in the Boys' High several days going over details of the cuse with the members of Capt. Arthur Carey's homicide squad, have returned home. Mrs. Marie Trumbuil, the wife of the Detroit patrolman, who established the identity of the victim also has returned. Some of the siain girl's relatives are expected here within a day or two. himself, though he admitted his melodramatic move to save Hyatt's life was

When the brother, A. P. Barranco, arman, who conducts a small place on the one in which the kelegor girls body was found was send him to a sanitarium for rest and the conducts a small place on the man, who conducts a small place on the prisoner and patient—he was still held on a technical charge of vagrancy—abandoned his reticence long enough to say that he had been brooding eno

#### AMUSEMENTS.

America's Foremost Theatres and Hits., Direction of Lee and J. J. Shubert. Winter Garden B'way & 50th Evs. S. MATINEE TO-DAY AT 2. Atop Century Theatre Phone Col. 8500

CINDERELLA on BROADWAY CENTURY PROMENADE AT S THE PEER OF THEM ALL "-Tribune. Tomorrow Night BIG STAR Concert 2 DIFFERENT MUSICAL PRODUCT NO. MIDNIGHT ROUNDERS AND TO-M'W NIGHT-2 STAR

UDSON CONCERTS-A1 9:00 & 11:30 THEATRE W. 444 ST. Beg. TONIGHT First Pop. Mat. Wed. MATINEE TO-DAY 2:30 CENTRAL Thea. 47th & B'y. Evs. 8:11
Mats. To-day & Wed. 2:15.
Charles Purcell In an original Musd
cal Novelty.



Little Theatre W. 44 Sc. Eves. 8-30. EMILY STEVENS NORMAN TREVOR "FOOT-LOOSE" By ZOE AKINS, author of "DECLASSEE.

PLAYHOUSE 48th, E. of B way, Evs. 8 30. -Seeing Things-SELWYN Theatre, W. 42d St. Evs. 8:30. Mat. To-lay Best Scats \$2.50.

NEW YORK'S LEADING THEATRES

SEASONS DIGGEST MUSICAL HIT MOVES TO CASINO THEA. NEXT MON. TICKETS FOR ABOVE THEATRES McBRIDE'S ONLY 50c ADVANCE

MEW AMSTERDAM THEATRE Mat. To-day 50c. to \$2.50. No Higher ZIEGFELD FOLLIES AT 10:50 - ON THE COOL ROOF ART HICKMAN ORCHESTRA ZIEGFELD MIDNIGHT FROLIC with EDDIE CANTOR and GIRLS

Knickerbocker B'way, 38 St. Evs. 8:13 Mat. Today 50c to \$2.50 VICTOR HERBERT'S THE Girl IN Spotlight
Produced by the Geo. W. Lederer Co.,
LYCEUM Mars. To-day & Thurs. 2 20.
DAVID BELASCO presents

INACLAIRE IN "THE GOLD BY DIGGERS" Hopwo IEO. COHAN Theatre, B'way 43 86 M. Mats Wed & Sal 2 20 POPULAB PRICE MATINEE TO-DAY WILLIAM ROCK'S MEYUE 'SILKS SATINS'

Cohan & Harris Mats To-day & Wed. 23 Camedy HONEY GIRI

HENRY MILLER'S INFATRE HENRY MILLER IN THE BLANCHE BATES HIS EAUR THE SEASON'S TRIUMPH



SCANDALS of 1920 LIGHTNIN

John Drinkwater's ABRAHAM LINCOLN CORT WHILE WILL WYAY

ASTOR Thea., Broadway at 45th St. Mats. 25c & 50c. Evs. 50c, 75c, \$1 "The Breath LAST TWO TIMES of the Gods" Tomorrow ELMO LINCOLN in 'Under Crimson Skies'

DIVOLI ETHEL CLAYTON IN "Crooked Streets" CHESTER COMED YOU RIVOLI ORCHESTR IALTO Wm.De Mille Productio TIMES SQ. "The Prince Chap with Thomas Meighan GRITERION "HUMORESQUE"

B'way at 44th St. "Kil-Ell Semiett Consel

OPEN AIR CONCERTS
NATIONAL SYMPHONY ORCH,
Watter Henry Rothwell Conducting
Every Eve'g at 8:30, including Switch To-night, WAGNER PROGRAM To-night, 138th St. & AmsterdamAv STADIUM 138th St. & AmsterdamAv Seats 25c, 50c, \$1, \$2 WILL ROGGERS in Cupid-The Cowpuncher Verdi's "Ricoletto," "In the Land of Say Blue Beg. TO-MORROW, JACK LONDON'S "The Mutiny of the Elsinore," Surette from LUCIA, 'Dance of the Bouffons' Ballet Fantastique, Mack Sensett Cornedy, Capitol News

OCEAN GROVE AUDITORIUM SATURDAY EVENING, JULY 31ST, Mischa Elman, World's Greatest Violinist Farewell Appearance in America. Tickets, 75c to \$2.00. On Sale at Box Office Mail Orders Filled. Phone 1650-A. MOSS BROADWAY THEATRE CONTINUOUS 1 TO 11 P. M.
BATHING in UP IN MARY'S ATTIC
GIRLS On the Screen and IN PERSON.

STRAND Constance TALMADGE In "The Perfect Woman" STRAND ORCHESTRA

STEEPLECHASE
THE FUNNY PLACE COMEY
SURFA POOL BATHING

CONEY INLAND ATTERNACE CIRCUS

Dalisades MENT Park Opp. West

ment that Hyatt was neither innocent and for the administration of his es- As she had been in Canada with her nor the yourgest slayer to be executed tate. As far as is known this consists newly married daughter, Mrs. Eleanor in the State. From records in his office of two or three life insurance policies Cochran Watkins, a concert singer, Mrs.

log at my hands as this particular case," pelled her to leave him three years ago. lay, a cousin.

he asserted, "and there is absolutely no question about his guilt. Hyatt's own

statement showed that he came out of

the door of the house with a satchel con

taining the plunder in one hand and a

revolver in the other, fully equipped t

clear the way if anybody interfered

Eccentric Nature Led Him to

Be Dishwasher, She Thinks.

made yesterday by Mrs. Elma Camp-

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Chalif Studios offer a large, dignified and very beautiful hall, especially suitable for religious services. Sunday mornings for

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CENTURY 62d, Cent. Park W. Evs. 8:15. Mats. To-day & Wed. 2:15.

FLORODORA

OOTH Thea., 45th, W. of B'y, Evs. 8:30.

he Charming NOT SO LONG AGO

roadhurst Theatre W. 44th St. Eva. 8:30.

Come Seven!

GENUINELY FUNNY."—Fre. Sun.
"Keeps the listener happy throughout the whole evening. —Telegram.

RENE

handsome private building.

the Governor dug up the cases of Lester Combs, 17; Stanley Millsein, 18, and Albert Wolter, 18. Concerning the Barron "confession," the Governor prosone oil stock, but the value of this is nounced it "either a hoax or the action of a demented man."

The wider sets of two or three life insurance policies aggregating more than \$4,000, less than Campbell did not learn of her husband's death until three days after it occurred. She visited the morgue yesterday, where nounced it "either a hoax or the action of a demented man." The widow said she attributed her large practice for many years. The ar-"No case presented to me since I have husband's selection of the dishwashing rangements for the funeral, she said, been Governor received so much atten-

AMERICAN ORTHODOX-CATHOLIC American Orthodox-Catholic (Holy Eastern Confession) Church of the Transfiguration, 235 E. 17th St Sunday services and sermon in English 10:45 and 5 P. M.

BAPTIST. FIRST BAPTIST CHURCH, PASTOR I. M. HALDEMAN, D. D. REV. J. J. ROSS, D. D.,

CENTRAL BAPTIST CHURCH, "There was no need of Dr. Campbel S. E. Cor. 92d St. and Amsterdam Av. FRANK M. GOODCHILD, D. D., PASTOR. working as a dishwasher, as he was highly educated and could have made a very good living," was the statement

CALVARY BAPTIST CHURCH, 57th St., Bet. 6th and 7th Avenu JOHN ROACH STRATON, D. D. bell, widow of the one time prominen Pittsburg physician, who died Sunday while holding a job in the kitchen o CHRISTIAN SCIENCE. Services are held in the followin Mrs. Campbell arrived here to make CHRISTIAN SCIENCE CHURCHES

arrangements for her husband's funeral Branches of the Mother Church. Sundays, 11 A. M. and 8 P. M.
Wednesdays, 8 P. M.
First Church-Central Park West & Bith St.
Becond Church-Central Park West & 88th St.
Third Church-Sth St., just east of Vark
Av. Sundays, 11 A. M. and 4:30 P. M.
Fourth Church-178th St. & Ft. Washington

Av. Fifth Church-Acolian Hall, 34 W. 43d St. Eixth Church-1935 Anthony Av., Bronx, Sixth Church—1935 Anthony Av., Bronx.
Frient Church—1935 Anthony Av., Bronx.
Frient Church—112th St., east of Broadway.
Sunday, 11 A. M. and 4-30 P. M.
Elsith Church—103 East 77th St.
Ninth Church—103 Fast 77th St.
Ninth Church—104 Fast Avenue Hotel, 4th Av.,
at 33d St.
Tenth Church

hurch-57th St., just east of Broadwelfth Church-Anserses Ave, and 50th St. Sundays 11 A. M. and Wednesday S. P. M. PREE READING ROOM, 33 W. 424 St. CONGREGATIONAL.

BROADWAY TABERNACLE DISCIPLES OF CHRIST-CHRISTIAN.

CHARAL 142 West 81st St.
HURCH
Prof. JOHN CLARK ARCHER of Yale
University preaches at 11 A. M. INTERDENOMINATIONAL.

# TENT EVANGEL

110TH ST. AND AMSTERDAM AV. CAPTAIN GIPSY PAT SMITH DR. J. STUART HOLDEN NOTED NORTHFIELD SPEAKER Will also Speak Sunday at 8 P. M.

Gospel Tabernacle Church Founder, Rev. A. B. Simpson Rev. ELMER B. FITCH, ASS'T PASTOR DR. R. H. GLOVER,

Will speak Sunday Morning and Evening Services 10:45 and 7:45.

Ossining Camp Meeting Association (The National Bible Institute of New York Meetings Sunday, August 1, to Sunday, Aucust 8, Inclusive, Nightly 7:45 o'clock, Sunday meetings 10:30 A. M., 2:45 and 7:45 P.M.

THE REV. CHARLES INGLIS, throughout the meetings.

On Saturday, August 7, Special Meeting:
'Experiences in Evangelizing New York's
dultitudes," by John N. Wolf, Director of
the National Hible Institute's Outdoor
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The Public Is Cordially Invited.

METROPOLITAN TABERNACLE Broadway and 104th Street. WILLIAM CHARLES HOGG, I of Williamsport, Pa., at 11 and b LUTHERAN.

Rev. A. Steimle, D.D., Pastor, Broadway at 93d St. Morning Service at 11. CHURCH OF THE HOLY TRINITY,

METHODIST EPISCOPAL. UNION CHURCH, 333 West 48th St.

> 99 STEPS FROM BROADWAY

Services II A. M. and S P. M. POPULAII Sunday Evening SERVICES. Rev. John G. Benson, Preacher. CALVARY M. E., CHURCH 129th Street and Seventh Avenue.
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SERVICES FOR ONE HOUR ONLY. GRACE, WEST 104TH ST.
PREDERICK BROWN HARRIS, Minister.
11 A M. Rev. MILLARD ROBINSON Ph. D.,
Executive Secretary City Society of New York.
7:45 P. M. DR. ROBINSON.

JOHN STREET 44 John Street Mother Church of American Methodism. Madison Avenue Church, 60th St. Dr. RALPH W. SOCKMAN, Paster. REV. LELAND P. CARY-II AND 8. NEW THOUGHT.

MRS. MARY CHAPIN, Commodore Ballroom, 11 o'clock, "Your Adventure." Monday Classes, 3 and 8 o'clock (Adm.) Carnegie Hall, Room 807. OTHER SERVICES.

Who Made the Change of the Sab bath From the Seventh Day to the First and When and Why Was This Done?

A BIBLICAL and HISTORICAL Address by

Carlyle B. Haynes

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Services, University Pl. Church, Cor. 10th St.

11 A. M., Mr. Speers will preach.

B P. M., Lawn Service, 5th Av., 11th St.

Mr. Hutzer will preach. BRICK CHURCH

Fifth Avenue and Thirty-seventh Street,
Ministers: { William Plerson Merrill,
Theolore Ainsworth Greene,
The Rev. CHAILLES WHITNEY GILKEY
of Chicago, Illinois,
will preach at II.
NOONDAY SERVICE daily
rexcept Saturday at 12:20. Fifth Avenue Presbyterian Church

Fifth Avenue and Fifty-fifth Street, inisters: { It.v. JOHN KELMAN, D. D. ROBERT E. SPÉER, D. D., aill preach at II A. M. and 4:30 P. M. 4, Organ Recital by Archibald Session which has been holding services in the hurch during July, will hold them during July, will hold them during the forthwest corner 130th street, at 11 A. M. stormy, in the house 2122 Fifth avenue, tryloss to be conducted as during July by R. Robert M. Adam.

FNTD A. Feet. THE CHURCH OF THE PURITANS,

CENTRAL Presbytertan Church, Madison Av. and 57th St Rev. Dwight Witherspoon Wylie, D. D., LL.D., Pastor-elect.
11 A. M.-REV. J. A. HUTTON, D. D.,
OF GLASGOW, SCOTLAND.

BROADWAY PRESBYTERIAN CHURCH,
Biogdway and Hith Street,
Rev. WALTER DUNCAN BUCHANAN, D.D.,
Minister, will preach at H A M.
FOURTH PRESBYTERIAN CHURCH,
EDGAR WHITAKER WORK, D. D., Pastor
Rev. Maurice S, White preaches 11 A. M.
'Religious Value of Vacations." WEST END PRESBYTERIAN Anist, Ave. at 103th.
Rev. A. EDWIN REIGWIN, D. D. Pastor
11 & S. Rev. A. R. HENDERSON, M. A.,
FAMOUS ENGLISH PREACHER.

FORT WASHINGTON BROADWAT AT 174TH ST. Rev. John A. MacSporran of Birminghan, Ala. MADISON AV, PRESBYTERIAN CHURCH, Mr. Moody speaks.
WEST PARK PRESBYTERIAN CHURCH,

Amsterdam Avenue and 86th Street Rev. ANTHONY H. EVANS, D. D., Paster Rev. WILLIAM H. MATTHEWS, D. D. FORT GEORGE St. NJcholas Ave.

PROTESTANT EPISCOPAL St. Bartholomew's Church Park Avenue and 51st St.

The Rev. LEIGHTON PARKS, D. D., Special Summer Services 8:30 A. M., Holy Communic 11 A. M., Morning Prayer and Sc

Full Choir. All Seats Free CHURCH OF THE INCARNATION. Madison Avenue and Eith Street.
The Rev. Horace Percy Silver, Rector.

8 A. M.—Holy Communion.
10:40 A. M.—Organ Rectial by Frederick Kinsley, Cantilene Dubols Improvisation Karg-Elerts

. Karg-Elerta Pierne Cathedral of St. John the Divine

Amsterdam Avenue and 111th Street.

8 A. M.—The Holy Communion.

9 330 A. M.—Spanish Service.

11 A. M.—Preacher, Rev. Bernard 1. Bell.

4 P. M.—Preacher, Rev. Bernard 1. Bell.

Daily Service, 7,330 A. M. CALVARY CHURCH 21st St.
Rev. THEODORE SEDIMICK, D. D. Rentos
Services, S and H. (Rev. Mr. Brown).
S P. M., Spechal Evening Service.
Preacher, Rev. Raymond S, Brown.

ST. JAMES' CHURCH Rev.Frank Warfield Crowder, D. D., Renter, 8 A. M., Holy Communion, 11 A. M., Holy Rev. J. Stuart Holden, D. D., of London. GRACE CHURCH,
Broadway and 19th Street.
Rev. Charles Lewis Slattery, D. D.,
Joly Communication

Rev. Charles Lewis Slattery, D. D., Rector, Holy Communion. 8 A. M. Service & Sermon (Dr. Henry Lubeck), 11 A. M. Later Evensong (Rev. V. L. Bennett: 8 P. M. Church of Zion and St. Timothy Rev. Frederick Burgess, Jr., B. D. Rector.
8 and 11 (Rev. JAMES V. CHALMERS).
ST. IGNATIUS and 87th 84.
Rev. WILLIAM FITT McGUNE, Rector.
Masses: 8, 11.

CHAPEL OF THE INTERCESSION (Trinity Parish), Broadway and 155th Street, Rev. M. H. Gates, D. D. Vicar, S.A. M., Holy Communion, 11 A. M., Service, and Sermon, S.P. M., Sunset Service and Choral Evensons, CHURCH OF ST. MARY THE VIRGIN, 139 West 46th Street. Low Masses, 7:30, 9. Missa Cantata and Sermon (Rector), 10:45; Vespers, 4.

REV. ERNEST M. STIRES, D. D., Rector.

8, 11 (Rev. RAYMOND C. KNOX. D. D.)

REFORMED CHURCH IN AMERICA. MIDDLE COLLEGIATE CHURCH,

2d Av. and 7th St.

Rev. Edgar Franklin Romig, Minister,

Rev. Melbourns S. Applexate
will preach at 11 A. M. and 8 P. M.

MARBLE COLLEGIATE CHURCH, , Sin Av. and 20th St.
Rev. David James Burrell, D. D., Minister,
Rev. Oliver Paul Darnhill, D. D., will preach,
11 A. M.—'Purpose,"
8 P. M.—"Life In Fleeting," COLLEGIATE CHURCH OF ST. NICHOLAS,

5th Av. and 48th St.
Rev. Malcolm James MacLeod, D.D., Minister
Rev. Frank W. Gunsaulus, D.D., of Chicago,
Ill., will preach at 11 A. M. and S.P. M. WEST END COLLEGIATE CHURCH, West End Av. and 77th St. Rev. Henry Evertson Cobb. D. D., Minister. Rev. Winfred R. Ackert will preach at 11 A.M. FORT WASHINGTON COLLEGIATE, CHURCH,

CHURCH,
Fort Washington Av. and 181st St.
All Seats Prec.
Rev. Irving H. Berg, D. D., Minister,
Rev. Frederick E. Stockweell, D. D.,
will preach at 11 A. M. SPIRITUALISM. TALKING WITH THE DEAD

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